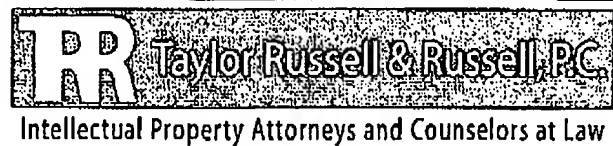


MAY 22 2008

4807 Spicewood Springs Road
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Phone: (512) 338-4601
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Fax

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To: Ms. Wynn Coggins

From: Douglas D. Russell

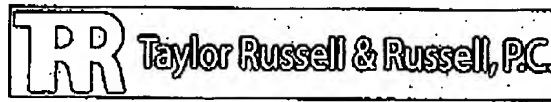
Fax: 571-273-8300

Date: 5/22/2008

Re: Application No. 09/518837

Pages: 2

Please see attachment.



Intellectual Property Attorneys and Counselors at Law

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Ms. Wynn Coggins
Director, Art Unit 3690
United States Patent Office
P.O. Box 1450
Alexandria, VA 22313-1450

VIA FAX: 571-273-8300

Re: Application No. 09/518837, filed on March 3, 2000 for *Loan Compliance Auditing System and Method*

Dear Ms. Coggins:

Application No. 09/518837 ("Application No. '837" or "the Application") has been the subject of six office actions and a successful appeal decision from the Board of Patent Appeals and Interferences ("BPAI"), decided on March 24, 2006 in favor of the applicant. We will not list here the numerous details of the Application's process through the USPTO since its filing more than eight years ago or the process and delays that have occurred since the favorable BPAI decision more than two years ago but as you can imagine the details are not pleasant reading.

After our office contacted you on May 1, 2008, we were verbally notified by the examiner's supervisor on May 7, 2008 that the Application would be allowed on approximately May 14, 2008. We thank you for helping to provide us with that information. We have been assured since May 7, 2008 that we would receive a Notice of Allowance in the mail imminently ("within a few days") and that such notice would be posted on Private PAIR. Neither of these events has occurred. Every date that we have been given from the examining attorney or his supervisor concerning the date the Notice of Allowance would be mailed or posted on Private PAIR has come and gone.

We respectfully ask you once again to inquire into this matter. All that we are asking is that Applicant receives the Notice of Allowance immediately so that the Application may issue as a United States patent in accordance with the spirit of the favorable appeal decision by the BPAI over two years ago.

Very truly yours,

A handwritten signature in cursive script, reading 'Douglas D. Russell'.

Douglas D. Russell
Reg. No. 40152